

# DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below at 201 et seq. underneath my name.

I believe I am the original, first and sole inventor if only one name is listed at 201 below, or an original, first and joint inventor if plural names are listed at 201 et seq. below, of the subject matter which is claimed and for which a patent is sought on the invention entitled **PARTITIONED CREDIT SYSTEM**, the specification of which:

☒ is attached hereto ☐ was filed on \_\_\_\_\_, as Application Serial No.

with amendment(s) filed  $\phi\phi$  (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119/§172 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

| EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION |         |                                      |  |
|--|---------|--------------------------------------|--|
| APPLICATION NUMBER   | COUNTRY | DATE OF FILING<br>(day, month, year) | PRIORITY<br>CLAIMED UNDER<br>35 U.S.C. 119/172           |
|  |         |                                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|  |         |                                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|  |         |                                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |
|  |         |                                      | YES <input type="checkbox"/> NO <input type="checkbox"/> |

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

| APPLICATION SERIAL NO. | FILING DATE | STATUS   |         |           |
|------------------------|-------------|----------|---------|-----------|
|                        |             | PATENTED | PENDING | ABANDONED |
|                        |             |          |         |           |
|                        |             |          |         |           |
|                        |             |          |         |           |
|                        |             |          |         |           |

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint John F. Ward (Reg. No. 33,811), John W. Olivo, Jr. (Reg. No. 35,634), and David M. Hill (Reg. No. 46,170), whose address is Ward & Olivo, 708 Third Avenue, New York, New York 10017, and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

SEND CORRESPONDENCE TO: WARD & OLIVO  
708 THIRD AVENUE  
NEW YORK, NEW YORK 10017

DIRECT TELEPHONE CALLS TO:  
WARD & OLIVO  
(212) 697-6262

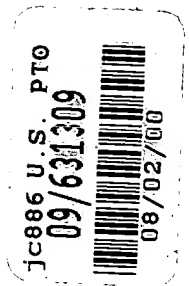
|             |                         |  |  |  |                   |
|-------------|-------------------------|--|--|--|-------------------|
| 2<br>0<br>1 | FULL NAME OF INVENTOR   | LAST NAME<br>Gindi                                 | FIRST NAME<br>Eddie                    | MIDDLE NAME<br>M.                                  |                   |
|             | RESIDENCE & CITIZENSHIP | CITY<br>West End                                   | STATE OR FOREIGN COUNTRY<br>New Jersey | COUNTRY OF CITIZENSHIP<br>UNITED STATES OF AMERICA |                   |
|             | POST OFFICE ADDRESS     | POST OFFICE ADDRESS<br>787 Ocean Avenue, Apt. 1204 | CITY<br>West End                       | STATE OR COUNTRY<br>New Jersey                     | ZIP CODE<br>07740 |
| 2<br>0<br>2 | FULL NAME OF INVENTOR   | LAST NAME  | FIRST NAME                             | MIDDLE NAME  |                   |
|             | RESIDENCE & CITIZENSHIP | CITY   | STATE OR FOREIGN COUNTRY               | COUNTRY OF CITIZENSHIP                             |                   |
|             | POST OFFICE ADDRESS     | POST OFFICE ADDRESS                                | CITY                                   | STATE OR COUNTRY                                   | ZIP CODE          |
| 2<br>0<br>3 | FULL NAME OF INVENTOR   | LAST NAME  | FIRST NAME                             | MIDDLE NAME  |                   |
|             | RESIDENCE & CITIZENSHIP | CITY   | STATE OR FOREIGN COUNTRY               | COUNTRY OF CITIZENSHIP                             |                   |
|             | POST OFFICE ADDRESS     | POST OFFICE ADDRESS                                | CITY                                   | STATE OR COUNTRY                                   | ZIP CODE          |
| 2<br>0<br>4 | FULL NAME OF INVENTOR   | LAST NAME  | FIRST NAME                             | MIDDLE NAME  |                   |
|             | RESIDENCE & CITIZENSHIP | CITY   | STATE OR FOREIGN COUNTRY               | COUNTRY OF CITIZENSHIP                             |                   |
|             | POST OFFICE ADDRESS     | POST OFFICE ADDRESS                                | CITY                                   | STATE OR COUNTRY                                   | ZIP CODE          |
| 2<br>0<br>5 | FULL NAME OF INVENTOR   | LAST NAME  | FIRST NAME                             | MIDDLE NAME  |                   |
|             | RESIDENCE & CITIZENSHIP | CITY   | STATE OR FOREIGN COUNTRY               | COUNTRY OF CITIZENSHIP                             |                   |
|             | POST OFFICE ADDRESS     | POST OFFICE ADDRESS                                | CITY                                   | STATE OR COUNTRY                                   | ZIP CODE          |
| 2<br>0<br>6 | FULL NAME OF INVENTOR   | LAST NAME  | FIRST NAME                             | MIDDLE NAME  |                   |
|             | RESIDENCE & CITIZENSHIP | CITY   | STATE OR FOREIGN COUNTRY               | COUNTRY OF CITIZENSHIP                             |                   |
|             | POST OFFICE ADDRESS     | POST OFFICE ADDRESS                                | CITY                                   | STATE OR COUNTRY                                   | ZIP CODE          |

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

|                           |                           |                           |
|---------------------------|---------------------------|---------------------------|
| SIGNATURE OF INVENTOR 201 | SIGNATURE OF INVENTOR 202 | SIGNATURE OF INVENTOR 203 |
| DATE                      | DATE                      | DATE                      |
| SIGNATURE OF INVENTOR 204 | SIGNATURE OF INVENTOR 205 | SIGNATURE OF INVENTOR 206 |
| DATE                      | DATE                      | DATE                      |

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: ☒ Application of: Eddie Gindi  
☐ Patent of:



☐ Serial No.: TBA  
☐ Patent No.:

Group Art Unit:

☒ Filed: August 2, 2000  
☐ Issued:

Examiner: TBA

For: PARTITIONED CREDIT SYSTEM

Attorney Docket No.: 362-002

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS**  
**[37 CFR 1.9(f) and 1.27(b)] - Independent Inventor**

Honorable Commissioner of Patents and Trademarks  
Washington, D.C. 20231

Sir:

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled PARTITIONED CREDIT SYSTEM described in

- ☒ the specification filed herewith  
☐ application serial no. filed  
☐ patent no. issued

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

- ☒ no such person, concern, or organization  
☐ persons, concerns or organizations listed below\*

\*NOTE: Separate verified statements are required from each named person, concern, or organization having rights to the invention averring to their status as small entities.  
(37 CFR 1.27)

002080 " 60E7E960

FULL NAME Eddie Gindi

ADDRESS 787 Ocean Avenue, Apt. 1204  
West End, New Jersey 07749

☒ INDIVIDUAL

☐ SMALL BUSINESS CONCERN

☐ NONPROFIT  
ORGANIZATION

FULL NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

☐ INDIVIDUAL

☐ SMALL BUSINESS CONCERN

☐ NONPROFIT  
ORGANIZATION

FULL NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

☐ INDIVIDUAL

☐ SMALL BUSINESS CONCERN

☐ NONPROFIT  
ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. [37 CFR 1.28 (b)]

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, and patent issuing thereon, or any patent to which this verified statement is directed.

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|                                 |                       |                       |
|---------------------------------|-----------------------|-----------------------|
| NAME OF INVENTOR<br>Eddie Gindi | NAME OF INVENTOR      | NAME OF INVENTOR      |
| SIGNATURE OF INVENTOR           | SIGNATURE OF INVENTOR | SIGNATURE OF INVENTOR |
| DATE                            | DATE                  | DATE                  |
| NAME OF INVENTOR                | NAME OF INVENTOR      | NAME OF INVENTOR      |
| SIGNATURE OF INVENTOR           | SIGNATURE OF INVENTOR | SIGNATURE OF INVENTOR |
| DATE                            | DATE                  | DATE                  |

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